

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
George Lawrence Hartman, Jr.  
Debtor

Case No. 16-04262-MDF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 21

Date Rcvd: Feb 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2017.

db  
4844682 +George Lawrence Hartman, Jr., 137 Pleasant Street, Hanover, PA 17331-3222  
4844683 +Alan and Courtney Curtis, 101 Fairview Avenue, Hanover, PA 17331-9735  
4844684 +Alexander Plumbing, 4236 Fairfield Road, Fairfield, PA 17320-9301  
4844686 +Bernadette Metcalf, 25 O'Neil Avenue, Hanover, PA 17331-4116  
4844689 +Charles Skopic, 560 Black Horse Tavern Road, Gettysburg, PA 17325-7222  
4844690 Chase Mtg, Po Box 24696, Columbus, OH 43224-0696  
4844691 +Chase Mtg, 10790 Rancho Berna, San Diego, CA 92127-5705  
4844692 +Corbin Celaya, 583 1/2 McCallister Street, Hanover, PA 17331-3324  
4844694 +Debby Miller, 25 Cannon Lane, Gettysburg, PA 17325-7960  
4844694 +Edwin Witter, 2260 Upper Bermudian, Gardners, PA 17324-9581  
4844695 +Keith Soliday, DDS, 288 Buford Avenue, Gettysburg, PA 17325  
4844697 +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570  
4844699 +Selia Perez, 29 Breckenridge Street, Gettysburg, PA 17325-2502  
4844700 +Sherry Perez, 29 1/2 Breckenridge Street, Gettysburg, PA 17325-2502

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr E-mail/Text: bankruptcy@bbandt.com Feb 03 2017 19:18:10 Branch Banking and Trust Company,

BB&T Bankruptcy Section, P.O. Box 1847, Wilson, NC 27894  
4844685 +EDI: CAPITALONE.COM Feb 03 2017 19:18:00 Capital One, Po Box 30285,  
Salt Lake City, UT 84130-0285  
4844687 +EDI: CHASE.COM Feb 03 2017 19:18:00 Chase, Attn: Correspondence Dept, Po Box 15298,  
Wilmington, DE 19850-5298  
4844688 +EDI: CHASE.COM Feb 03 2017 19:18:00 Chase Bank, Attn: Bankruptcy, Po Box 15298,  
Wilmington, DE 19850-5298  
4844693 +EDI: DISCOVER.COM Feb 03 2017 19:18:00 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
4844696 +Fax: 407-737-5634 Feb 03 2017 19:27:54 Ocwen Loan Sevicing Llc, Attn: Research Dept,  
1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493  
4844698 +E-mail/Text: bankruptcyteam@quickenloans.com Feb 03 2017 19:18:24 Quickn Loans,  
1050 Woodward Ave, Detroit, MI 48226-1906

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4844701 ##+Susquehanna Bank, P. O. Box 2000, Lititz, PA 17543-7001

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 05, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2017 at the address(es) listed below:

Debra Lee Hovatter on behalf of Creditor Branch Banking and Trust Company  
dhovatter@spilmanlaw.com, hovatter5104@comcast.net  
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as Trustee for CSFB  
Mortgage-Backed Trust Series 2005-5 bkgroup@kmlawgroup.com  
Jeremy John Kobeski on behalf of Creditor JPMorgan Chase Bank, NA pamb@fedphe.com  
John F Goryl on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
pa33@ecfcbis.com; tlocondro@cgalaw.com; rminello@cgalaw.com  
Scott J Strausbaugh on behalf of Debtor George Lawrence Hartman, Jr. sstrausbaugh@bandspc.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Thomas Song on behalf of Creditor JPMorgan Chase Bank, NA thomas.song@phelanhallinan.com,  
tomyson@hotmail.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**Debtor 1 **George Lawrence Hartman Jr.**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4989**

EIN ---

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ---

EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-04262-MDF****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:George Lawrence Hartman Jr.  
aka G Lawrence Hartman Jr.**By the  
court:**February 3, 2017Honorable Mary D. France  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**